



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [UMB FINANCIAL CORPORATION](#)

City/State [KANSAS CITY, MO](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [37,581,062](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UMB FINANCIAL CORPORATION](#)
[1010 GRAND BOULEVARD](#)
[KANSAS CITY, MO 64106](#)

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	37,675,463	34,396,353	35,316,792	28,560,564	23,783,190
Net income (\$000)	331,509	274,522	353,018	286,502	243,600
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.43	2.79	20	2.42	2.65	27	2.38	2.60	28	2.65	2.77	37	2.92	3.01	40
+ Non-interest income	1.31	0.94	75	1.37	1.09	70	1.33	1.04	70	1.55	1.21	70	1.78	1.32	76
- Overhead expense	2.34	2.18	66	2.37	2.21	63	2.36	2.17	67	2.89	2.57	72	3.27	2.69	80
- Provision for credit losses	0.10	0.10	55	0.04	-0.12	86	0.06	-0.09	86	0.45	0.51	43	0.14	0.15	56
+ Securities gains (losses)	0	0	45	0.02	0.01	82	0.02	0.01	87	0.02	0.02	65	0.01	0.01	76
+ Other tax equivalent adjustments	0	0	48	0	0	84	0	0	46	0	0	81	0	0	42
= Pretax net operating income (tax equivalent)	1.51	1.46	61	1.36	1.76	21	1.29	1.66	20	1.28	1.04	66	1.30	1.56	28
Net operating income	1.17	1.10	63	1.06	1.34	21	1	1.26	23	1	0.81	68	1.02	1.19	26
Net income	1.17	1.10	63	1.06	1.34	21	1	1.26	23	1	0.82	68	1.02	1.19	26
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.93	3.36	21	2.71	3.12	23	2.67	3.06	22	3.12	3.55	21	4	4.41	24
Interest expense	0.38	0.35	63	0.14	0.26	24	0.14	0.25	24	0.29	0.52	17	0.87	1.08	35
Net interest income (tax equivalent)	2.55	3.01	17	2.57	2.85	27	2.53	2.80	28	2.83	3.01	34	3.14	3.33	32
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.27	0.09	89	0.30	0.12	90	0.27	0.11	89	0.13	0.27	39	0.27	0.21	70
Earnings coverage of net loan and lease losses (X)	11.57	36.38	34	9.39	26.30	28	10.09	39.72	28	23.22	22.91	67	9.19	24.40	37
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.93	1.17	24	1.18	1.32	38	1.13	1.23	44	1.34	1.58	36	0.76	0.83	43
Allowance for loan and lease losses / Total loans and leases	0.93	1.15	24	1.18	1.30	39	1.13	1.20	45	1.34	1.55	37	0.76	0.81	46
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.10	0.39	7	0.59	0.58	56	0.54	0.49	64	0.57	0.71	44	0.44	0.57	38
30-89 days past due loans and leases / Total loans and leases	0.07	0.33	9	0.10	0.29	23	0.04	0.32	4	0.06	0.39	6	0.16	0.43	17
Liquidity and Funding															
Net noncore funding dependence	0.26	5.89	24	-15.29	-3.31	16	-21.65	-2.33	3	-6.62	3.20	23	-0.74	14.45	11
Net short-term noncore funding dependence	0.17	0.87	42	-15.40	-9.17	26	-21.74	-7.71	12	-6.73	-4.76	37	-0.97	3.38	27
Net loans and leases / Total assets	52.42	63.09	17	43.35	58.81	12	39.77	58.67	10	47.98	61.58	15	50.21	63.77	16
Capitalization															
Tier 1 leverage ratio	8.66	9.22	31	7.87	9.07	17	7.61	8.98	17	8.37	9.13	32	9.37	9.76	45
Holding company equity capital / Total assets	6.71	9.68	9	8.29	10.79	13	7.37	10.71	6	9.11	11.16	19	9.81	12.43	19
Total equity capital (including minority interest) / Total assets	6.71	9.81	7	8.29	10.91	12	7.37	10.82	5	9.11	11.29	17	9.81	12.57	18
Common equity tier 1 capital / Total risk-weighted assets	11.18	11.79	46	12.26	12.64	51	12.05	12.42	46	12.10	12.38	52	12.33	12.17	58
Net loans and leases / Equity capital (X)	7.81	6.64	72	5.23	5.47	47	5.40	5.53	48	5.27	5.58	45	5.12	5.21	51
Cash dividends / Net income	16.31	31.93	25	17.92	27.22	31	19.05	28.27	29	21.17	42.30	21	24.46	33.12	32
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	0.07	6.04	31	24.14	9.51	90	28.88	10.50	89	24.72	16.68	75	13.75	9.26	75
Equity capital	-18.93	-3.83	16	9.06	7.52	73	4.26	7.46	48	15.75	6.99	84	16.96	10.49	81
Net loans and leases	21.02	14.48	78	3.37	-0.66	75	6.81	3.36	68	19.17	9.07	81	10.43	9.10	67
Noncore funding	17.56	36.20	51	-1.82	-21.64	77	12.03	-14.79	81	7.29	-12.18	72	15.70	6.59	71
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	12.18	11.91	63	6.37	10.65	46	6.31	10.95	45	6.56	13.56	44	0	13.04	13
Equity investment in subsidiaries / Equity capital	105.98	104.01	61	98.36	103.15	19	99.97	103.22	38	100.96	102.81	41	95.66	103.22	11
Cash from ops + noncash items + op expense / Op expense + dividends	123.39	118.32	56	131.79	155.61	43	130.78	154.48	45	101.15	147.24	23	73.02	190.27	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	536,304	463,888	619,193	585,880	637,750	15.61	58.76
Income from lease financing receivables.....	55	61	80	77	95	-9.84	-90.97
Fully taxable income on loans and leases.....	536,349	463,938	619,258	585,941	637,827	15.61	58.50
Tax-exempt income on loans and leases.....	10	11	15	16	18	-9.09	-56.52
Estimated tax benefit on income on loans and leases.....	3	3	4	4	5	-9.86	-78.54
Income on loans and leases (tax equivalent).....	536,362	463,952	619,277	585,961	637,850	15.61	58.49
Investment interest income (tax equivalent).....	231,893	184,262	252,260	232,234	220,088	25.85	66.89
Interest on balances due from depository institutions.....	9,209	3,235	5,417	3,744	12,882	184.67	388.80
Interest income on other earning assets.....	12,375	8,341	10,902	13,267	16,048	48.36	227.99
Total interest income (tax equivalent).....	789,839	659,790	887,856	835,206	886,868	19.71	63.51
Interest on time deposits of \$250K or more	977	536	950	2,503	7,718	82.28	-58.43
Interest on time deposits < \$250K.....	1,095	1,359	1,399	6,555	7,824	-19.43	-72.75
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	67,997	18,218	24,063	49,156	138,650	273.24	286.06
Interest on other borrowings and trading liabilities.....	26,121	8,987	11,739	16,755	37,795	190.65	51.45
Interest on subordinated debt and mandatory convertible securities	5,887	5,888	7,850	2,290	0	-0.02	
Total interest expense.....	102,077	34,988	46,001	77,259	191,987	191.75	147.59
Net interest income (tax equivalent).....	687,762	624,802	841,855	757,947	694,881	10.08	55.67
Non-interest income.....	369,883	352,922	470,239	442,417	423,518	4.81	18.03
Adjusted operating income (tax equivalent)	1,057,645	977,724	1,312,094	1,200,364	1,118,399	8.17	40.05
Overhead expense.....	660,301	611,153	833,636	824,616	778,860	8.04	26.36
Provision for credit losses.....	28,900	11,500	20,000	127,890	32,850		-17.43
Securities gains (losses)	0	5,078	7,817	6,981	3,218	-100.00	-100.00
Other tax equivalent adjustments	0	1	0	1	0	-100.00	
Pretax net operating income (tax equivalent).....	427,297	350,543	455,394	365,608	309,941	21.90	111.78
Applicable income taxes	76,657	56,169	76,042	52,388	42,365	36.48	107.70
Tax equivalent adjustments	19,131	19,852	26,334	26,718	23,976	-3.63	-34.57
Applicable income taxes (tax equivalent).....	95,788	76,021	102,376	79,106	66,341	26.00	44.81
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	331,509	274,522	353,018	286,502	243,600	20.76	144.44
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	331,509	274,522	353,018	286,502	243,600	20.76	145.30
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	331,509	274,522	353,018	286,502	243,600	20.76	145.30
Investment securities income (tax equivalent).....	231,893	184,262	252,260	232,234	220,088	25.85	66.89
US Treasury and agency securities (excluding mortgage-backed securities)	11,901	2,157	2,904	3,305	8,317	451.74	1041.04
Mortgage-backed securities	108,089	77,546	109,962	93,232	90,858	39.39	111.35
All other securities	111,903	104,559	139,394	135,697	120,913	7.02	28.97
Cash dividends declared.....	54,085	49,200	67,266	60,655	59,583	9.93	41.71
Common	54,085	49,200	67,266	60,655	59,583	9.93	41.71
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	2.80	3.12	24	2.56	2.90	23	2.51	2.85	24	2.92	3.27	22	3.73	4	29
Less: Interest expense.....	0.36	0.33	65	0.14	0.24	24	0.13	0.23	25	0.27	0.48	18	0.81	0.98	38
Equals: Net interest income (tax equivalent).....	2.43	2.79	20	2.42	2.65	27	2.38	2.60	28	2.65	2.77	37	2.92	3.01	40
Plus: Non-interest income.....	1.31	0.94	75	1.37	1.09	70	1.33	1.04	70	1.55	1.21	70	1.78	1.32	76
Equals: adjusted operating income (tax equivalent).....	3.74	3.77	57	3.79	3.80	54	3.72	3.70	57	4.20	4.04	64	4.70	4.41	70
Less: Overhead expense.....	2.34	2.18	66	2.37	2.21	63	2.36	2.17	67	2.89	2.57	72	3.27	2.69	80
Less: Provision for credit losses.....	0.10	0.10	55	0.04	-0.12	86	0.06	-0.09	86	0.45	0.51	43	0.14	0.15	56
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	0	0	45	0.02	0.01	82	0.02	0.01	87	0.02	0.02	65	0.01	0.01	76
Plus: other tax equivalent adjustments.....	0	0	48	0	0	84	0	0	46	0	0	81	0	0	42
Equals: Pretax net operating income (tax equivalent).....	1.51	1.46	61	1.36	1.76	21	1.29	1.66	20	1.28	1.04	66	1.30	1.56	28
Less: Applicable income taxes (tax equivalent).....	0.34	0.34	54	0.29	0.41	18	0.29	0.38	22	0.28	0.23	62	0.28	0.36	27
Less: Minority interest.....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income.....	1.17	1.10	63	1.06	1.34	21	1	1.26	23	1	0.81	68	1.02	1.19	26
Plus: Net extraordinary items.....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income.....	1.17	1.10	63	1.06	1.34	21	1	1.26	23	1	0.82	68	1.02	1.19	26
Memo: Net income (last four quarters).....	1.09	1.10	50	1.29	1.30	51	1	1.26	23	1	0.82	68	1.02	1.19	26
Net income-BHC and noncontrolling (minority) interest.....	1.17	1.11	63	1.06	1.35	20	1	1.27	22	1	0.83	68	1.02	1.20	25
Margin Analysis															
Average earning assets / Average assets.....	95.55	92.93	81	94.24	93.09	64	94.32	93.08	66	93.73	92.32	69	93.19	91.05	72
Average interest-bearing funds / Average assets.....	56.01	60.58	29	58.78	61.98	39	58.69	61.99	41	61.91	64.06	43	62.70	65.57	39
Interest income (tax equivalent) / Average earning assets.....	2.93	3.36	21	2.71	3.12	23	2.67	3.06	22	3.12	3.55	21	4	4.41	24
Interest expense / Average earning assets.....	0.38	0.35	63	0.14	0.26	24	0.14	0.25	24	0.29	0.52	17	0.87	1.08	35
Net interest income (tax equivalent) / Average earning assets.....	2.55	3.01	17	2.57	2.85	27	2.53	2.80	28	2.83	3.01	34	3.14	3.33	32
Yield or Cost															
Total loans and leases (tax equivalent).....	3.90	4.24	24	3.73	4.07	33	3.73	4.01	34	3.88	4.27	25	5	5.09	50
Interest-bearing bank balances.....	0.26	0.79	3	0.10	0.13	12	0.10	0.14	12	0.21	0.27	38	1.46	2.04	20
Federal funds sold and reverse repos.....	1.49	1.05	70	0.81	0.25	86	0.81	0.25	86	1.08	0.68	78	2.59	2.44	67
Trading assets.....	2.72	0.57	88	1.78	0.45	84	2.08	0.45	88	2.94	0.60	91	3.34	0.99	88
Total earning assets.....	2.85	3.33	18	2.63	3.09	19	2.59	3.04	19	3.02	3.51	20	3.89	4.36	21
Investment securities (tax equivalent).....	2.25	1.96	78	2.23	1.77	81	2.22	1.77	81	2.50	2.25	72	2.67	2.76	46
US Treasury and agency securities (excluding mortgage-backed securities).....	1.78	1.38	84	2.15	1.23	89	1.96	1.14	89	1.64	1.75	50	2.81	2.32	81
Mortgage-backed securities.....	1.81	1.87	47	1.58	1.55	54	1.57	1.57	50	2	2.05	42	2.28	2.61	15
All other securities.....	3.03	2.89	59	3.05	2.85	62	3.02	2.81	61	3.09	3.24	49	3.03	4.06	17
Interest-bearing deposits.....	0.53	0.35	78	0.15	0.22	33	0.15	0.21	35	0.38	0.53	34	1.17	1.10	59
Time deposits of \$250K or more.....	0.40	0.61	24	0.29	0.70	10	0.33	0.66	15	0.70	1.42	4	1.79	1.96	33
Time deposits < \$250K.....	0.37	0.58	31	0.40	0.67	19	0.31	0.62	15	1.18	1.36	34	1.27	1.82	18
Other domestic deposits.....	0.52	0.31	80	0.15	0.16	57	0.14	0.15	58	0.34	0.36	50	1.15	0.93	72
Foreign deposits.....		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos.....	1.01	0.88	62	0.27	0.18	81	0.26	0.17	81	0.58	0.62	61	1.96	1.86	54
Other borrowed funds and trading liabilities.....	2.03	1.55	74	1.84	1.29	71	1.78	1.27	69	3.38	1.50	94	6.10	2.38	97
All interest-bearing funds.....	0.64	0.54	67	0.23	0.38	25	0.22	0.37	25	0.44	0.74	17	1.29	1.49	35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	369,883	352,922	470,239	442,417	423,518
Fiduciary activities income	178,000	165,611	224,126	194,646	176,913
Service charges on deposit accounts - domestic	65,409	64,449	86,056	83,879	82,748
Trading revenue.....	17,950	23,962	30,939	32,959	23,432
Investment banking fees and commissions.....	36,565	12,939	20,498	39,213	35,017
Insurance activities revenue.....	10	54	58	459	196
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	1,861	2,830	3,854	5,091	1,772
Other non-interest income.....	70,088	83,077	104,708	86,170	103,440
Total overhead expenses	660,301	611,153	833,636	824,616	778,860
Personnel expense.....	388,491	373,082	504,442	495,464	461,445
Net occupancy expense.....	57,170	58,614	76,682	76,671	76,610
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	3,388	3,647	4,757	6,518	5,506
Other operating expenses.....	211,252	175,810	247,755	245,963	235,299
Fee income on mutual funds and annuities.....	29,687	8,825	12,171	24,350	31,261
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,644	3,512	3,529	3,591	3,670
Average personnel expense per employee.....	106.61	106.23	142.94	137.97	125.73
Average assets per employee.....	10,339.04	9,793.95	10,007.59	7,953.37	6,480.43

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	8.03	2.43	90	2.50	2.14	59	2.59	2.17	59	5.50	2.02	84	7.38	2.72	86
Overhead expenses / Net Interest Income + non-interest income	63.58	58.02	75	63.80	58.85	70	64.84	59.28	71	70.26	62.28	82	71.17	61.29	84
Percent of Average Assets															
Total overhead expense	2.34	2.18	66	2.37	2.21	63	2.36	2.17	67	2.89	2.57	72	3.27	2.69	80
Personnel expense.....	1.37	1.20	75	1.45	1.23	75	1.43	1.21	76	1.73	1.30	86	1.94	1.41	88
Net occupancy expense.....	0.20	0.22	34	0.23	0.24	48	0.22	0.23	41	0.27	0.26	55	0.32	0.28	68
Other operating expenses.....	0.76	0.73	66	0.70	0.72	55	0.71	0.72	60	0.88	0.94	64	1.01	0.97	68
Overhead less non-interest income	1.03	1.22	30	1	1.08	36	1.03	1.10	36	1.34	1.25	54	1.49	1.32	58
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	62.43	57.55	71	62.51	58.34	68	63.53	58.83	70	68.70	61.82	79	69.64	60.64	84
Personnel expense.....	36.73	31.86	76	38.16	32.89	78	38.45	32.93	77	41.28	32.36	91	41.26	32.39	91
Net occupancy expense.....	5.41	5.98	36	5.99	6.26	45	5.84	6.23	45	6.39	6.58	48	6.85	6.52	56
Other operating expenses.....	20.29	19.14	63	18.35	18.68	51	19.24	19.18	53	21.03	22.28	59	21.53	21.20	62
Total non-interest income	34.97	24.10	78	36.10	28.20	71	35.84	27.67	72	36.86	28.83	70	37.87	29.23	73
Fiduciary activities income	16.83	21.13	96	16.94	2.27	96	17.08	2.20	96	16.22	2.09	96	15.82	1.97	95
Service charges on domestic deposit accounts	6.18	3.30	90	6.59	3.25	92	6.56	3.27	92	6.99	3.27	94	7.40	3.88	94
Trading revenue.....	1.70	0.57	84	2.45	0.68	87	2.36	0.62	87	2.75	1.28	82	2.10	1.18	80
Investment banking fees and commissions.....	3.46	2.15	78	1.32	2.46	48	1.56	2.58	53	3.27	2.46	73	3.13	3.54	72
Insurance activities revenue.....	0	0.36	27	0.01	0.38	28	0	0.36	29	0.04	0.41	43	0.02	0.47	35
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.23	12	0	0.56	14	0	0.60	14	0	0.01	42	0	0.28	21
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.18	1.19	25	0.29	3.64	18	0.29	3.30	17	0.42	3.92	24	0.16	1.86	20
Other non-interest income.....	6.63	8.80	45	8.50	9.39	56	7.98	9.27	52	7.18	9.65	41	9.25	10.04	58
Overhead less non-interest income	27.46	32.79	30	26.41	29.67	33	27.70	30.52	34	31.84	31.93	48	31.77	31.06	41
Applicable income taxes / Pretax net operating income (tax equivalent).....	17.94	21.50	15	16.02	21.49	9	16.70	21.18	10	14.33	18.63	21	13.67	20.56	7
Applicable income tax + TE / Pretax net operating income + TE	22.42	23.57	37	21.69	23.11	30	22.48	22.67	46	21.64	21.18	44	21.40	23.23	32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	9,771,286	8,436,136	8,618,531	7,894,471	6,590,300	15.83	79.21	
Commercial and industrial loans	9,306,885	7,356,369	7,760,723	7,521,679	6,055,412	26.51	98.08	
Loans to individuals	320,375	287,598	309,196	306,520	357,933	11.40	-10.81	
Loans to depository institutions and acceptances of other banks	2,983	1,541	1,541	1,777	1,617	93.58	105.16	
Agricultural loans	182,139	141,139	154,343	161,581	190,914	29.05	-17.92	
Other loans and leases	302,775	251,325	327,814	224,331	243,349	20.47	12.92	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	19,886,443	16,474,108	17,172,148	16,110,359	13,439,525	20.71	80.76	
Less: Allowance for loan and lease losses	184,913	194,156	194,771	215,973	101,788	-4.76	87.94	
Net loans and leases	19,701,530	16,279,952	16,977,377	15,894,386	13,337,737	21.02	80.70	
Debt securities that reprice or mature in over 1 year	12,399,479	12,072,422	13,270,743	10,061,744	8,144,333	2.71	81.35	
Mutual funds and equity securities	28,182	66,316	64,149	134,196	170	-57.50		
Subtotal	32,129,191	28,418,690	30,312,269	26,090,326	21,482,240	13.06	81.10	
Interest-bearing bank balances	1,768,008	5,739,267	8,841,906	3,110,042	1,225,491	-69.19	696.92	
Federal funds sold and reverse repos	716,549	1,092,104	1,216,357	1,650,335	1,578,345	-34.39	193.14	
Debt securities that reprice or mature within 1 year	566,504	179,692	186,187	252,558	419,131	215.26	96.89	
Trading assets	14,390	68,882	31,875	35,020	45,618	-79.11	-76.28	
Total earning assets	35,194,642	35,498,635	40,588,594	31,138,281	24,750,825	-0.86	89.67	
Non-interest-bearing cash and due from depository institutions	371,336	426,843	413,821	430,638	472,958	-13.00	1.41	
Premises, fixed assets, and leases	214,194	219,052	218,182	228,919	234,631	-2.22	-5.01	
Other real estate owned	68	1,050	0	4,740	2,935	-93.52	-90.45	
Investment in unconsolidated subsidiaries	0	0	0	4,193	6,961		-100.00	
Intangible and other assets	1,803,341	1,410,821	1,474,827	1,323,343	1,093,045	27.82	60.50	
Total assets	37,581,062	37,554,285	42,693,484	33,127,504	26,561,355	0.07	85.32	
Quarterly average assets	36,310,151	35,872,540	38,078,111	30,585,634	25,071,023	1.22	78.75	
Average loans and leases (YTD)	18,321,094	16,601,771	16,624,490	15,116,437	12,761,724	10.36	70.25	
Memoranda								
Loans held-for-sale	2,870	4,645	1,277	6,708	7,803	-38.21	-36.57	
Loans not held-for-sale	19,883,573	16,469,463	17,170,871	16,103,651	13,431,722	20.73	80.81	
Real estate loans secured by 1–4 family	2,657,916	2,266,056	2,336,844	1,968,439	1,419,230	17.29	107.47	
Commercial real estate loans	6,596,779	5,686,300	5,801,418	5,423,570	4,730,335	16.01	78.34	
Construction and land development	1,245,602	834,412	809,249	798,896	842,346	49.28	53.77	
Multifamily	165,417	245,058	205,310	449,855	360,112	-32.50	-38.66	
Nonfarm nonresidential	5,185,760	4,606,830	4,786,859	4,174,819	3,527,877	12.57	97.99	
Real estate loans secured by farmland	516,591	483,780	480,269	502,462	440,735	6.78	9.38	
Total investment securities	12,994,165	12,318,430	13,521,079	10,448,498	8,563,634	5.49	82.37	
U.S. Treasury securities	736,612	69,859	69,174	30,740	64,078	954.43	1791.61	
US agency securities (excluding mortgage-backed securities)	294,721	93,655	124,932	95,949	93,021	214.69	1897.16	
Municipal securities	4,124,751	4,551,327	4,506,970	4,638,233	4,146,019	-9.37	7.71	
Mortgage-backed securities	7,126,000	7,370,221	8,369,039	5,468,181	4,071,794	-3.31	121.07	
Asset-backed securities	317,748	0	68,969	0	0			
Other debt securities	366,151	167,052	317,846	81,199	188,552	119.18	1871.10	
Mutual funds and equity securities	28,182	66,316	64,149	134,196	170	-57.50		
Available-for-sale securities	7,128,277	11,162,690	11,976,514	9,299,688	7,447,362	-36.14	21.87	
U.S. Treasury securities	736,612	69,859	69,174	30,740	64,078	954.43	1791.61	
US agency securities (excluding mortgage-backed securities)	171,659	93,655	124,932	95,949	93,021	83.29	1063.24	
Municipal securities	1,426,539	3,461,903	3,422,688	3,623,619	3,029,917	-58.79	-44.13	
Mortgage-backed securities	4,109,568	7,370,221	7,972,905	5,468,181	4,071,794	-44.24	27.49	
Asset-backed securities	317,748	0	68,969	0	0			
Other debt securities	366,151	167,052	317,846	81,199	188,552	119.18	1871.10	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-757,900	-24,608	-38,025	14,831	-33,757			
Available-for-sale securities appreciation (depreciation)	-864,325	205,843	153,930	411,954	123,382			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	9,438,174	8,029,199	10,196,906	7,823,478	5,771,597	17.55	94.04	

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	8,260,819	8,244,325	10,050,582	6,831,600	5,373,033	0.20	257.13	
NOW, ATS and transaction accounts	1,263,380	215,799	711,332	1,088,182	670,537	485.44	411.97	
Time deposits less brokered deposits < \$250K	50,241	419,249	408,085	-95,142	86,502	-88.02		
MMDA and other savings accounts	21,412,222	22,191,005	23,986,372	18,255,375	14,333,309	-3.51	73.87	
Other non-interest-bearing deposits	0	0	0	0	0	0		
Core deposits	30,986,662	31,070,378	35,156,371	26,080,015	20,463,381	-0.27	109.68	
Time deposits of \$250K or more	500,143	165,362	443,481	393,347	605,777	202.45	-7.82	
Foreign deposits	0	0	0	0	0	0		
Federal funds purchased and repos	2,314,168	2,500,340	3,238,435	2,315,497	1,896,508	-7.45	24.63	
Secured federal funds purchased	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	0	0		
Other borrowings w/remaining maturity over 1 year	0	0	0	0	27,119		-100.00	
Brokered deposits < \$250K	319,583	70	75	577,889	534,086	456447.14	-52.92	
Noncore funding	3,133,894	2,665,772	3,681,991	3,286,733	3,063,490	17.56	1.54	
Trading liabilities	0	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	381,543	271,049	271,544	269,595	70,371	40.77	460.72	
Other liabilities	555,418	434,246	438,154	474,213	357,673	27.90	126.29	
Total liabilities	35,057,517	34,441,445	39,548,060	30,110,556	23,954,915	1.79	92.86	
Equity Capital								
Perpetual preferred stock (including surplus)	0	0	0	0	0	0		
Common stock	55,057	55,057	55,057	55,057	55,057	0.00	0.00	
Common surplus	1,120,489	1,102,818	1,110,520	1,090,450	1,073,764	1.60	7.53	
Retained earnings	2,454,422	2,116,568	2,176,998	1,891,246	1,672,438	15.96	97.96	
Accumulated other comprehensive income	-759,260	164,307	126,314	318,340	83,180			
Other equity capital components	-347,163	-325,910	-323,465	-338,145	-277,999			
Total holding company equity capital	2,523,545	3,112,840	3,145,424	3,016,948	2,606,440	-18.93	20.08	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0		
Total equity capital, including minority interest	2,523,545	3,112,840	3,145,424	3,016,948	2,606,440	-18.93	20.08	
Total liabilities and capital	37,581,062	37,554,285	42,693,484	33,127,504	26,561,355	0.07	85.32	
Memoranda								
Non-interest-bearing deposits	13,876,929	13,189,739	16,342,642	9,879,970	6,944,465	5.21	138.76	
Interest-bearing deposits	17,929,459	18,046,071	19,257,285	17,171,281	14,658,779	-0.65	75.99	
Total deposits	31,806,388	31,235,810	35,599,927	27,051,251	21,603,244	1.83	98.79	
Long-term debt that reprices within 1 year	0	0	0	0	0	0		
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	3,145,424	3,016,948	3,016,948	2,606,440	2,228,470			
Accounting restatements	0	0	0	-7,039	0			
Net income	331,509	274,522	353,018	286,502	243,600			
Net sale of new perpetual preferred stock	0	0	0	0	0			
Net sale of new common stock	0	0	0	0	0			
Sale of treasury stock	18,077	28,872	40,256	20,306	19,487			
Less: Purchase of treasury stock	31,806	4,269	5,506	63,766	4,496			
Changes incident to business combinations	0	0	0	0	0			
Less: Dividends declared	54,085	49,200	67,266	60,655	59,583			
Change in other comprehensive income	-885,574	-154,033	-192,026	235,160	178,962			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	0	0	0	0	0			
Holding company equity capital, ending balance	2,523,545	3,112,840	3,145,424	3,016,948	2,606,440			

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	26	39.88	27	22.46	36.06	22	20.19	36.25	19	23.83	36.22	24	24.81	37.78	26
Commercial and industrial loans	24.76	11.23	93	19.59	11.11	86	18.18	10.76	81	22.71	13.52	89	22.80	12.02	92
Loans to individuals	0.85	3.58	40	0.77	3.60	36	0.72	3.36	35	0.93	3.40	40	1.35	4.20	43
Loans to depository institutions and acceptances of other banks	0.01	0.02	78	0	0.02	74	0	0.02	76	0.01	0.03	75	0.01	0.04	68
Agricultural loans.....	0.48	0.19	84	0.38	0.21	78	0.36	0.18	80	0.49	0.19	82	0.72	0.24	84
Other loans and leases.....	0.81	4.52	17	0.67	4.26	14	0.77	4.47	16	0.68	4.63	12	0.92	5.01	12
Net loans and leases.....	52.42	63.09	17	43.35	58.81	12	39.77	58.67	10	47.98	61.58	15	50.21	63.77	16
Debt securities over 1 year.....	32.99	18.76	89	32.15	18.32	90	31.08	19.46	86	30.37	15.55	94	30.66	14.60	96
Mutual funds and equity securities	0.07	0.05	69	0.18	0.05	86	0.15	0.06	83	0.41	0.05	96	0	0.06	29
Subtotal	85.49	83.05	49	75.67	78.17	33	71	79.22	19	78.76	78.16	37	80.88	79.65	32
Interest-bearing bank balances	4.70	3.61	67	15.28	9.37	81	20.71	8.50	93	9.39	7.51	65	4.61	3.06	73
Federal funds sold and reverse repos.....	1.91	0.52	88	2.91	0.53	88	2.85	0.54	88	4.98	0.82	88	5.94	1.57	85
Debt securities 1 year or less	1.51	1.71	61	0.48	1.51	27	0.44	1.56	28	0.76	1.68	34	1.58	1.91	61
Trading assets	0.04	0.59	49	0.18	0.58	56	0.07	0.49	48	0.11	1.01	41	0.17	1.19	48
Total earning assets.....	93.65	90.76	83	94.53	91.57	83	95.07	91.77	86	94	91.05	84	93.18	89.53	84
Non-interest cash and due from depository institutions.....	0.99	0.98	51	1.14	0.99	62	0.97	0.82	65	1.30	1.07	68	1.78	1.14	88
Other real estate owned.....	0	0.01	27	0	0.01	33	0	0.01	9	0.01	0.02	57	0.01	0.03	34
All other assets.....	5.37	8.19	18	4.34	7.39	12	3.97	7.35	10	4.71	7.82	10	5.04	9.27	9
Memoranda															
Short-term investments	8.12	6.75	70	18.67	12.31	78	24	11.47	89	15.13	11.17	75	12.13	7.63	78
U.S. Treasury securities.....	1.96	1.98	65	0.19	1.18	44	0.16	1.47	36	0.09	0.84	48	0.24	1.03	54
US agency securities (excluding mortgage-backed securities)	0.78	0.81	65	0.25	0.75	45	0.29	0.82	48	0.29	0.63	48	0.35	0.54	51
Municipal securities	10.98	1.69	96	12.12	1.70	96	10.56	1.73	95	1.14	1.69	97	15.61	1.34	98
Mortgage-backed securities	18.96	12.93	77	19.63	13.46	76	19.60	14.14	77	16.51	11.75	73	15.33	11.44	74
Asset-backed securities	0.85	0.85	66	0	0.47	25	0.16	0.50	61	0	0.32	24	0	0.28	25
Other debt securities	0.97	0.51	72	0.44	0.51	61	0.74	0.53	67	0.25	0.42	55	0.71	0.39	76
Loans held-for-sale.....	0.01	0.30	27	0.01	0.50	21	0	0.55	19	0.02	0.52	21	0.03	0.39	24
Loans held for investment	52.91	63.03	18	43.86	58.34	14	40.22	58.06	12	48.61	61.72	16	50.57	63.50	18
Real estate loans secured by 1–4 family	7.07	12.79	27	6.03	11.57	27	5.47	11.46	25	5.94	11.91	24	5.34	13.29	22
Revolving	0.90	1.52	40	0.92	1.44	42	0.78	1.42	40	1.19	1.66	48	1.80	2.07	50
Closed-end, secured by first liens	6.10	10.86	26	5.06	9.73	29	4.65	9.67	28	4.68	9.81	27	3.46	10.69	17
Closed-end, secured by junior liens	0.07	0.19	40	0.05	0.19	30	0.05	0.17	32	0.07	0.22	29	0.08	0.28	32
Commercial real estate loans	17.55	24.89	33	15.14	22.35	30	13.59	22.69	25	16.37	22.22	33	17.81	22.23	40
Construction and land development	3.31	3.92	48	2.22	3.40	38	1.90	3.34	38	2.41	3.40	41	3.17	3.44	51
Multifamily.....	0.44	3.87	12	0.65	3.32	16	0.48	3.57	12	1.36	3.12	30	1.36	3.01	37
Nonfarm nonresidential	13.80	15.73	43	12.27	14.65	41	11.21	14.57	37	12.60	14.72	41	13.28	14.69	44
Real estate loans secured by farmland.....	1.37	0.34	87	1.29	0.35	87	1.12	0.30	87	1.52	0.33	89	1.66	0.36	88

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	49.14	62.29	26	51.21	60.51	29	50.19	61.05	28	49	57.15	31	49.04	57.46	35
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	13.37	20.65	28	13.76	20	30	13.61	19.86	30	12.22	19.43	27	10.56	20.75	21
Real estate loans secured by 1–4 family.....	1.70	2.39	44	2.09	2.47	49	1.93	2.43	47	2.45	2.64	50	3.56	3.15	56
Revolving	11.67	18.01	29	11.67	17.35	30	11.68	17.24	30	9.77	16.59	27	7	17.39	17
Closed-end.....	33.17	38.12	38	34.52	37.13	43	33.78	37.86	40	33.67	34.63	44	35.20	33.52	47
Construction and land development.....	6.26	6.10	54	5.06	5.69	51	4.71	5.65	49	4.96	5.26	53	6.27	5.09	64
1–4 family.....	0.40	1.40	42	0.39	1.19	38	0.44	1.18	44	0.19	0.93	29	0.31	0.94	38
Other.....	5.86	4.62	63	4.68	4.46	55	4.27	4.40	52	4.77	4.19	58	5.96	4.02	73
Multifamily.....	0.83	5.86	9	1.49	5.41	15	1.20	5.78	13	2.79	4.96	35	2.68	4.69	36
Nonfarm nonresidential	26.08	24.30	53	27.96	24.45	57	27.88	24.56	56	25.91	22.93	53	26.25	22.15	58
Owner-occupied.....	10.72	8.11	64	11.20	8.31	66	10.95	8.29	65	10.56	7.68	68	12.24	7.72	78
Other.....	15.36	15.95	45	16.77	15.83	56	16.92	15.94	54	15.35	14.95	51	14.01	14.34	49
Real estate loans secured by farmland.....	2.60	0.55	89	2.94	0.61	89	2.80	0.54	90	3.12	0.54	93	3.28	0.55	92
Loans to depository institutions and acceptances of other banks.....	0.02	0.04	78	0.01	0.03	75	0.01	0.04	75	0.01	0.06	74	0.01	0.11	69
Commercial and industrial loans	46.80	18.37	98	44.65	19.45	97	45.19	18.86	97	46.69	22.17	98	45.06	19.53	96
Loans to individuals	1.61	6.24	43	1.75	6.58	42	1.80	6.24	45	1.90	6.13	45	2.66	7.13	45
Credit card loans	0.94	0.53	81	1.07	0.51	81	1.06	0.53	81	1.18	0.65	80	1.69	0.81	84
Agricultural loans.....	0.92	0.31	86	0.86	0.38	84	0.90	0.34	84	1	0.32	86	1.42	0.37	88
Other loans and leases.....	1.52	8.16	18	1.53	8.42	18	1.91	8.75	21	1.39	9.09	16	1.81	9.85	17
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	296.44	411.16	30	283.33	383.43	32	282.35	391.81	30	289.21	381.27	32	270.95	391.26	28
Real estate loans secured by 1–4 family.....	80.64	133.66	28	76.11	124.74	31	76.56	126.06	30	72.11	125.03	28	58.35	138.18	24
Revolving	10.24	15.46	43	11.55	15.53	47	10.86	15.44	46	14.48	17.42	50	19.66	21.26	54
Closed-end.....	70.39	116.59	28	64.56	107.54	31	65.69	108.85	30	57.64	106.14	28	38.69	115.20	17
Commercial real estate loans	200.13	254.65	33	190.98	238.58	34	190.06	245.88	34	198.69	234.65	36	194.48	229.44	40
Construction and land development.....	37.79	39.81	50	28.02	36.07	43	26.51	35.95	44	29.27	35.62	46	34.63	34.95	52
1–4 family.....	2.42	9.02	39	2.14	7.44	37	2.50	7.42	40	1.11	6.34	28	1.69	6.61	35
Other.....	35.37	30.27	57	25.89	28.34	47	24.01	28.11	46	28.16	28.16	53	32.95	27.32	61
Multifamily.....	5.02	40.47	9	8.23	35.29	17	6.73	38.66	14	16.48	32.74	34	14.81	31.04	37
Nonfarm nonresidential	157.33	161.09	49	154.72	156.30	47	156.82	158.05	50	152.94	155.06	48	145.04	152.10	46
Owner-occupied.....	64.67	53.43	64	61.96	52.63	62	61.61	52.99	60	62.34	52.37	63	67.63	53.07	63
Other.....	92.65	105.96	44	92.77	100.99	43	95.21	102.54	47	90.60	100.54	41	77.41	97.41	41
Real estate loans secured by farmland.....	15.67	3.36	88	16.25	3.67	90	15.73	3.22	91	18.41	3.44	92	18.12	3.60	91
Loans to depository institutions and acceptances of other banks.....	0.09	0.26	78	0.05	0.20	75	0.05	0.21	76	0.07	0.28	75	0.07	0.44	68
Commercial and industrial loans	282.35	115.08	96	247.07	116.17	93	254.25	114.45	94	275.56	139.91	95	248.96	122.02	94
Loans to individuals	9.72	35.47	41	9.66	36.56	40	10.13	34.55	43	11.23	37.47	44	14.72	43.51	44
Credit card loans	5.65	2.79	81	5.89	2.58	81	5.95	2.77	81	6.94	3.30	80	9.32	4.34	80
Agricultural loans.....	5.53	1.73	87	4.74	2.03	81	5.06	1.86	83	5.92	1.88	85	7.85	2.18	85
Other loans and leases.....	9.19	50.11	17	8.44	47.63	17	10.74	51.06	21	8.22	49.54	13	10	52.44	14
Supplemental															
Non-owner occupied CRE loans / Gross loans	25.87	30.74	39	23.32	29.25	37	26.06	30.07	41	23.10	27.32	39	22.96	26.45	43
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	156.05	205.31	37	129.02	187.63	33	146.59	195.33	35	136.35	183.76	35	126.85	178.57	36
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	220.73	262.15	40	190.98	244.92	34	208.20	252.85	36	198.69	240.85	36	194.48	236.10	39

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.12	6.75	70	18.67	12.31	78	24	11.47	89	15.13	11.17	75	12.13	7.63	78
Liquid assets	29.34	23.63	71	39.57	29.12	77	44.64	29.03	86	32.66	26.22	74	28.43	22.44	75
Investment securities	34.58	20.98	88	32.80	20.37	86	31.67	21.63	80	31.54	17.85	90	32.24	16.99	92
Net loans and leases	52.42	63.09	17	43.35	58.81	12	39.77	58.67	10	47.98	61.58	15	50.21	63.77	16
Net loans, leases and standby letters of credit	53.71	63.92	17	44.37	59.61	12	40.68	59.49	10	49.06	62.48	13	51.38	64.84	16
Core deposits	82.45	74.28	75	82.73	75.52	81	82.35	75.71	77	78.73	70.67	71	77.04	63.09	84
Noncore funding	8.34	12.30	41	7.10	10.15	48	8.62	10.30	57	9.92	14.13	47	11.53	19.36	31
Time deposits of \$250K or more	1.33	1.67	53	0.44	1.67	13	1.04	1.58	40	1.19	2.11	31	2.28	2.94	46
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	6.16	1.24	90	6.66	1.19	92	7.59	1.23	93	6.99	1.47	91	7.14	1.94	89
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	4.25	0.58	96	3.75	0.54	93	4.74	0.54	95	2.01	0.54	85	1.20	0.48	69
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	2.18	8	0	0.88	12	0	1	11	0	1.24	7	0	3.01	1
Earning assets that reprice within 1 year	47.85	35.71	81	52.12	38.80	84	54.01	37.37	87	53.23	39.38	85	49.33	39.29	81
Interest-bearing liabilities that reprice within 1 year	47.40	6.79	96	28.73	6.64	95	25.10	6.39	93	30.37	8.20	93	34.76	10.19	95
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	0.45	27.35	5	23.39	30.83	33	28.91	29.65	45	22.86	29.11	37	14.58	26.63	15
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.26	5.89	24	-15.29	-3.31	16	-21.65	-2.33	3	-6.62	3.20	23	-0.74	14.45	11
Net short-term noncore funding dependence	0.17	0.87	42	-15.40	-9.17	26	-21.74	-7.71	12	-6.73	-4.76	37	-0.97	3.38	27
Short-term investment / Short-term noncore funding	98.21	112.63	59	266.03	304.29	59	280.28	273.46	63	153.94	184.19	55	106.95	77.77	69
Liquid assets - short-term noncore funding / Nonliquid assets	29.83	24.05	69	53.87	36.72	74	65.18	36.68	84	33.91	28.18	65	23.87	16.97	73
Net loans and leases / Total deposits	61.94	79.04	16	52.12	73.05	9	47.69	72.79	7	58.76	79.43	10	61.74	90.31	8
Net loans and leases / Core deposits	63.58	86.19	15	52.40	78.83	6	48.29	78.25	5	60.94	88.34	8	65.18	103.93	4
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-24.20	-10.05	11	-0.88	0.50	9	-1.32	0.12	10	0.58	1.57	38	-1.45	0.72	1
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-27.59	-19.27	26	7.32	1.06	96	5.33	-0.25	96	16.17	4.31	97	5.29	1.36	96
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	44.93	26.09	74	8.84	13.65	52	10.95	14.28	51	9.71	11.38	56	13.03	12.67	60
Available-for-sale securities	54.86	71.92	25	90.62	84.59	48	88.58	83.77	47	89.01	87.23	41	86.96	85.40	42
U.S. Treasury securities	5.67	9.62	52	0.57	6.01	38	0.51	6.70	31	0.29	4.72	44	0.75	6.15	45
US agency securities (excluding mortgage-backed securities)	2.27	4.10	54	0.76	4.24	42	0.92	4.12	41	0.92	4.01	40	1.09	3.49	47
Municipal securities	31.74	8.02	90	36.95	8.38	93	33.33	8.22	92	44.39	9.83	92	48.41	7.75	97
Mortgage-backed securities	54.84	62.34	36	59.83	66.09	39	61.90	66.54	38	52.33	66.64	28	47.55	67.43	20
Asset-backed securities	2.45	4.33	55	0	2.45	25	0.51	2.50	59	0	1.91	24	0	1.66	24
Other debt securities	2.82	3.02	62	1.36	3.01	49	2.35	3.08	58	0.78	3.01	45	2.20	2.94	62
Mutual funds and equity securities	0.22	0.27	62	0.54	0.29	76	0.47	0.29	74	1.28	0.35	88	0	0.40	28
Debt securities 1 year or less	4.36	9.28	40	1.46	8.18	18	1.38	7.78	18	2.42	10.55	20	4.89	11.86	30
Debt securities 1 to 5 years	24.63	20.14	65	6.49	17.39	32	9.95	18.25	35	7.45	17.03	35	12.52	17.94	50
Debt securities over 5 years	70.79	68.28	45	91.52	72.07	84	88.20	71.11	81	88.85	69.86	75	82.58	66.02	65
Pledged securities	72.63	31.26	95	65.18	33.37	87	75.41	32.26	93	74.88	35.67	92	67.40	30.57	90
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-56.48	-40.81	38	137.09	64.27	80	104.36	27.98	89	55.54	183.32	34	45.64	26.69	71
Investment securities	5.49	11.76	47	25.75	32.48	50	29.41	31.36	54	22.01	23.62	57	11.02	11.75	62
Core deposits	-0.27	4.57	40	29.64	16.96	87	34.80	16.94	87	27.45	26.88	59	12.65	11.23	66
Noncore funding	17.56	36.20	51	-1.82	-21.64	77	12.03	-14.79	81	7.29	-12.18	72	15.70	6.59	71

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			13,783,392	12,280,259	10,551,250
Commit: Secured commercial real estate loans	3,304,123	1,880,576	2,170,939	1,278,382	1,333,878
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	3,743,165	3,472,339	3,188,905
Securities underwriting	484,295	382,658	390,800	358,023	309,090
Standby letters of credit	2,253	2,235	2,754	3,160	4,460
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	53,744	82,357	75,147	89,309	74,563
Credit derivatives - notional amount (holding company as guarantor)	100,872	47,666	47,291	48,621	47,767
Credit derivative contracts w/ purchased credit protection-investment grade..	154,616	130,022	122,438	137,930	122,330
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	8,797	31,955	5,723	30,657	39,631
Written options contracts (interest rate)	5,927	27,310	4,449	21,732	31,828
Purchased options contracts (interest rate).....	0	0	0	0	0
Interest rate swaps	4,166,489	3,859,677	3,989,992	2,513,045	2,685,391
Futures and forward foreign exchange	20,361	8,676	4,006	20,616	18,565
Written options contracts (foreign exchange).....	0	0	0	0	0
Purchased options contracts (foreign exchange).....	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other).....	0	0	0	0	0
Purchased options contracts (commodity and other).....	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						32.28	22.78	81	37.07	22.01	86	39.72	23.52	85	
Standby letters of credit	1.29	0.66	84	1.02	0.66	78	0.92	74	1.08	0.71	77	1.16	0.84	73	
Commercial and similar letters of credit	0.01	0.02	60	0.01	0.02	55	0.01	58	0.01	0.02	62	0.02	0.02	66	
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.14	0.27	62	0.22	0.24	67	0.18	66	0.27	0.35	68	0.28	0.42	68	
Credit derivatives - notional amount (holding company as beneficiary)	0.27	0.17	75	0.13	0.18	68	0.11	66	0.15	0.30	67	0.18	0.52	68	
Credit derivative contracts w/ purchased credit protection-investment grade..	0.41	0.20	79	0.35	0.18	78	0.29	79	0.42	0.25	79	0.46	0.30	80	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	11.18	44.74	39	10.46	47.31	36	9.38	46.30	35	7.81	48.62	22	10.45	68.47	27
Interest rate contracts	11.13	32.78	42	10.44	35.15	39	9.37	32.46	37	7.74	34.36	24	10.38	47.31	30
Interest rate futures and forward contracts	0.02	3.53	36	0.09	4.39	34	0.01	3.25	29	0.09	6.21	31	0.15	10.67	32
Written options contracts (interest rate)	0.02	1.49	24	0.07	1.69	25	0.01	1.41	19	0.07	2.18	20	0.12	2.47	26
Purchased options contracts (interest rate).....	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	11.09	23.04	47	10.28	20.27	47	9.35	20.49	45	7.59	20.83	33	10.11	28.86	38
Foreign exchange contracts	0.05	6.65	60	0.02	6.12	57	0.01	6.30	54	0.06	6.01	58	0.07	10.12	53
Futures and forward foreign exchange contracts	0.05	4.26	63	0.02	3.76	59	0.01	3.78	56	0.06	3.47	59	0.07	5.23	54
Written options contracts (foreign exchange).....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange).....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts.....	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other).....	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other).....	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						82.91	44.98	85	81.24	42.82	82	82.68	45.53	83	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	4,201,574	3,927,618	4,004,170	2,586,050	2,775,415
Interest rate contracts	4,181,213	3,918,942	4,000,164	2,565,434	2,756,850
Foreign exchange contracts.....	20,361	8,676	4,006	20,616	18,565
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	29,158	40,631	9,729	51,273	58,196
Written options	5,927	27,310	4,449	21,732	31,828
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	5,927	27,310	4,449	21,732	31,828
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	4,166,489	3,859,677	3,989,992	2,513,045	2,685,391
Held for trading.....	14,724	59,265	10,172	52,389	71,459
Interest rate contracts	14,724	59,265	10,172	52,389	71,459
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	4,186,850	3,868,353	3,993,998	2,533,661	2,703,956
Interest rate contracts	4,166,489	3,859,677	3,989,992	2,513,045	2,685,391
Foreign exchange contracts.....	20,361	8,676	4,006	20,616	18,565
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,350,263	4,030,330	4,120,155	2,691,940	2,856,636
One year or less	138,188	69,630	65,255	62,774	49,097
Over 1 year to 5 years	1,443,070	1,243,799	1,339,976	865,544	1,275,610
Over 5 years	2,769,005	2,716,901	2,714,924	1,763,622	1,531,929
Gross negative fair value (absolute value)	131,512	13,979	13,957	9,458	6,065
Gross positive fair value.....	50,705	68,827	57,692	103,638	55,338
Held for trading.....	0	0	0	0	0
Non-traded.....	50,705	68,827	57,692	103,638	55,338
Current credit exposure on risk-based capital derivative contracts	50,006	68,742	56,733	103,503	55,031
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.52	93.95	39	99.78	94.10	46	99.90	94.17	48	99.20	94.10	42	99.33	93.44	47
Foreign exchange contracts	0.48	3.10	64	0.22	3.22	58	0.10	3.47	55	0.80	3.49	64	0.67	3.20	58
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.69	9.12	36	1.03	12.59	27	0.24	11.16	20	1.98	14.05	27	2.10	13.49	32
Written options	0.14	5.29	19	0.70	7.18	22	0.11	6.28	15	0.84	8.18	20	1.15	5.91	29
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.14	4.93	19	0.70	6.91	22	0.11	5.96	15	0.84	7.73	21	1.15	5.10	30
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	99.16	77.96	83	98.27	71.71	87	99.65	74.26	89	97.18	68.76	83	96.76	69.75	79
Held for trading	0.35	38.03	46	1.51	40.70	43	0.25	40.42	43	2.03	43.53	39	2.57	44.16	37
Interest rate contracts	0.35	31.70	47	1.51	34.66	44	0.25	34.15	43	2.03	36.62	39	2.57	37.24	38
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	99.65	61.97	53	98.49	59.30	56	99.75	59.58	56	97.97	56.47	60	97.43	55.84	62
Interest rate contracts	99.16	57.96	63	98.27	56.22	66	99.65	56.71	67	97.18	53.82	68	96.76	52.22	70
Foreign exchange contracts	0.48	0.39	83	0.22	0.36	76	0.10	0.40	73	0.80	0.46	82	0.67	0.34	81
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	103.54	93.16	85	102.62	91.91	85	102.90	92.53	86	104.09	91.48	85	102.93	93.86	84
One year or less	3.29	37.29	19	1.77	27.90	16	1.63	27.56	15	2.43	32.05	12	1.77	32.17	12
Over 1 year to 5 years	34.35	22.61	74	31.67	29.78	57	33.46	27.01	57	33.47	27.06	61	45.96	30.45	72
Over 5 years	65.90	26.09	84	69.17	29.19	87	67.80	29.89	83	68.20	29.56	85	55.20	28.09	79
Gross negative fair value (absolute value)	3.13	2.48	67	0.36	1.18	19	0.35	0.98	21	0.37	1.55	21	0.22	0.83	23
Gross positive fair value	1.21	2.55	29	1.75	1.59	59	1.44	1.34	60	4.01	2.23	90	1.99	1.19	83
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.10	46	0	0.05	25	0	0.04	26	0	0.07	15	0	0.06	17
Gross positive fair value (X)	0.02	0.10	30	0.02	0.06	44	0.02	0.05	43	0.04	0.09	40	0.02	0.07	44
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.02	0.02	61	0.02	0.01	81	0.02	0.01	79	0.04	0.02	82	0.02	0.01	81
Current credit exposure (X)	0.02	0.06	37	0.02	0.05	53	0.02	0.04	52	0.04	0.06	50	0.02	0.05	46
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.18	0.70	37	0.30	0.59	53	0.24	0.46	49	0.49	0.85	47	0.29	0.73	47

BHC Name

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Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	194,771	215,973	215,973	101,788	103,635
Gross losses	41,619	45,243	55,663	28,689	46,080
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,940	8,432	10,791	8,564	11,383
Net losses	37,679	36,811	44,872	20,125	34,697
Provision for loan and lease losses	27,821	14,994	23,670	128,400	32,850
Adjustments	0	0	0	5,910	0
Ending balance	184,913	194,156	194,771	215,973	101,788
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.10	0.09	57	0.06	-0.12	89	0.07	-0.09	87	0.45	0.51	43	0.14	0.15
Provision for loan and lease losses / Average loans and leases	0.20	0.16	67	0.12	-0.21	93	0.14	-0.16	90	0.85	0.82	59	0.26	0.24
Provision for loan and lease losses / Net loan and lease losses	73.84	151.30	38	40.73	-65.12	72	52.75	-105.48	72	638.01	487.86	75	94.68	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.93	1.17	24	1.18	1.32	38	1.13	1.23	44	1.34	1.58	36	0.76	0.83
Allowance for loan and lease losses / Total loans and leases	0.93	1.15	24	1.18	1.30	39	1.13	1.20	45	1.34	1.55	37	0.76	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	3.68	38.64	8	3.96	17.40	9	4.34	21.39	10	10.73	11.58	67	2.93	8.03
Allowance for loan and lease losses / Nonaccrual assets	933.10	428.13	86	201.12	330.05	32	211.02	364.13	32	245.92	299.17	50	180.64	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	828.09	320.87	93	196.40	271.93	39	205.17	287.08	41	240.57	244.34	57	174.25	151.73
Gross loan and lease losses / Average loans and leases	0.30	0.16	81	0.36	0.20	83	0.33	0.19	80	0.19	0.34	40	0.36	0.28
Recoveries / Average loans and leases	0.03	0.07	26	0.07	0.08	50	0.06	0.08	46	0.06	0.07	48	0.09	0.08
Net losses / Average loans and leases	0.27	0.09	89	0.30	0.12	90	0.27	0.11	89	0.13	0.27	39	0.27	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	7.08	34.26	6	29.39	25.09	68	37.61	34.67	64	18.59	33.98	24	14.68	36.22
Earnings coverage of net loan and lease losses (X)	11.57	36.38	34	9.39	26.30	28	10.09	39.72	28	23.22	22.91	67	9.19	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.01	-0.01	45	-0.02	0.02	20	0	0.02	29	0.15	0.04	87	-0.01	0.01
Real estate loans secured by 1-4 family	0	-0.02	60	0	-0.01	56	0	-0.02	62	0.01	0.01	56	-0.02	0.01
Revolving	-0.03	-0.06	48	0	-0.07	73	0	-0.07	78	0.04	0.01	73	-0.04	0.02
Closed-end	0	-0.01	76	0	-0.01	53	0	-0.01	57	0	0	43	-0.02	0
Commercial real estate loans	-0.01	0	25	-0.02	0.04	9	0	0.04	38	0.19	0.07	83	-0.01	0.01
Construction and land development	-0.04	-0.02	19	-0.02	0.01	27	-0.01	0	27	0.04	0	84	0	-0.01
1-4 family	0	0	4	-0.02	0	8	-0.01	0	8	0	0	27	0	0
Other	0	-0.01	71	0	0.01	63	0	0	64	0.05	0	88	0	-0.01
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0
Nonfarm nonresidential	0	0	43	-0.03	0.05	10	0	0.05	39	0.24	0.11	82	-0.01	0.02
Owner-occupied	0	0	38	-0.03	0.01	6	0	0.01	69	0.22	0.02	97	-0.01	0.01
Other	0	0.01	53	0	0.04	37	0	0.04	35	0.01	0.08	41	0	0.01
Real estate loans secured by farmland	0	0	55	-0.13	-0.01	8	-0.10	0	9	0.31	0.02	93	0	0.01
Commercial and industrial loans	0.50	0.11	93	0.61	0.19	89	0.51	0.17	90	0.03	0.47	11	0.48	0.37
Loans to individuals	1.31	0.76	80	2.32	0.72	91	1.97	0.71	90	1.89	1.13	78	1.79	1.17
Credit card loans	1.91	1.94	48	2.40	2.27	63	2.14	1.84	65	2.91	2.92	45	2.65	3.11
Agricultural loans	0	0.02	50	-0.07	0.02	10	-0.05	0.02	17	0.08	0.19	69	0	0.08
Loans to foreign governments and institutions	0	0.05	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.13	43	0	0.09	46	0	0.10	44	0.01	0.15	41	0	0.15

BHC Name

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Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	13,201		16,558		6,509		9,870		21,494						
90+ days past due loans and leases	2,513		2,319		2,633		1,952		2,069						
Nonaccrual loans and leases	19,817		96,536		92,300		87,823		56,347						
Total past due and nonaccrual loans and leases	35,531		115,413		101,442		99,645		79,910						
Restructured 30–89 days past due	0		0		0		0		0						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	2,434		7,261		7,093		10,059		19,439						
Total restructured loans and leases	2,434		7,261		7,093		10,059		19,439						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	3,109		273		189		0		392						
Other real estate owned	68		1,050		0		4,740		2,935						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.07	0.33	9	0.10	0.29	23	0.04	0.32	4	0.06	0.39	6	0.16	0.43	17
90+ days past due loans and leases	0.01	0.10	38	0.01	0.09	41	0.02	0.10	42	0.01	0.12	36	0.02	0.15	32
Nonaccrual loans and leases	0.10	0.37	9	0.59	0.54	62	0.54	0.46	70	0.55	0.66	44	0.42	0.51	41
90+ days past due and nonaccrual loans and leases	0.11	0.52	6	0.60	0.68	53	0.55	0.62	49	0.56	0.85	37	0.43	0.71	30
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.01	0.09	24	0.04	0.12	33	0.04	0.10	35	0.06	0.13	37	0.14	0.14	61
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.07	0.33	9	0.10	0.29	23	0.04	0.32	4	0.06	0.40	6	0.16	0.43	16
90+ days past due assets	0.01	0.10	36	0.01	0.09	39	0.02	0.10	41	0.01	0.12	34	0.02	0.15	30
Nonaccrual assets	0.10	0.37	9	0.59	0.55	62	0.54	0.47	70	0.55	0.67	44	0.42	0.53	41
30+ days past due and nonaccrual assets	0.18	0.89	3	0.70	1	38	0.59	0.97	30	0.62	1.29	18	0.59	1.19	17
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.06	0.33	6	0.26	0.40	33	0.22	0.36	31	0.27	0.52	24	0.22	0.44	20
90+ days past due and nonaccrual assets + other real estate owned	0.06	0.35	6	0.27	0.42	32	0.22	0.37	28	0.29	0.55	26	0.23	0.48	19
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.06	0.38	6	0.26	0.48	27	0.22	0.41	24	0.28	0.60	21	0.22	0.53	19
Allowance for loan and lease losses	12.44	55.46	4	50.40	67.85	45	47.49	62.64	43	42.86	66.66	31	58.63	115.41	24
Equity capital + allowance for loan and lease losses	0.85	3.63	8	2.96	4.12	35	2.77	3.60	41	2.86	4.97	27	2.20	4.28	26
Tier 1 capital + allowance for loan and lease losses	0.69	3.90	6	3.26	4.89	30	3	4.30	38	3.35	6.05	24	2.45	5.65	19
Loans and leases + other real estate owned	0.12	0.61	3	0.59	0.82	37	0.54	0.71	43	0.57	0.97	27	0.44	0.85	19

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.05	0.23	9	0.02	0.25	11	0.01	0.26	6	0.04	0.39	5	0.13	0.38	16
	90+ days past due	0	0.11	17	0	0.12	30	0.01	0.12	45	0	0.16	36	0	0.16	28
	Nonaccrual.....	0.08	0.41	11	0.13	0.60	12	0.10	0.52	14	0.43	0.76	33	0.45	0.46	55
Commercial and industrial	30–89 days past due.....	0.04	0.29	16	0.15	0.24	44	0.05	0.24	16	0.07	0.23	21	0.17	0.31	37
	90+ days past due	0.02	0.06	53	0.02	0.02	71	0.01	0.04	50	0.01	0.03	46	0	0.05	35
	Nonaccrual.....	0.12	0.47	20	1.15	0.65	80	1.07	0.57	83	0.65	0.75	47	0.36	0.83	28
Individuals	30–89 days past due.....	0.41	0.83	31	1.30	0.60	87	0.41	0.63	37	0.53	0.83	34	0.53	0.83	34
	90+ days past due	0.33	0.10	84	0.31	0.08	89	0.33	0.09	86	0.44	0.14	84	0.48	0.17	84
	Nonaccrual.....	0.28	0.17	77	0.19	0.17	62	0.17	0.17	61	0.29	0.28	67	0.30	0.17	69
Depository institution loans	30–89 days past due.....	0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual.....	0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due.....	0.31	0.09	80	0	0.11	29	0.21	0.07	80	0	0.17	28	0.02	0.24	54
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	1.87	0.67	82
Foreign governments	30–89 days past due.....		0			0			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0.94	0.13	93	0	0.11	32	0	0.12	33	0	0.18	30	0.36	0.20	73
	90+ days past due	0	0.01	33	0	0.01	71	0	0.01	70	0	0.01	33	0	0.01	69
	Nonaccrual.....	0.01	0.06	56	0	0.13	41	0.01	0.09	50	1.82	0.15	96	0.03	0.13	45

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.01	0.39	3	0.05	0.36	12	0.01	0.46	3	0.03	0.65	2	0.07	0.67	4
	90+ days past due	0	0.22	20	0	0.25	39	0.02	0.24	52	0	0.33	16	0	0.31	14
	Nonaccrual	0.18	0.58	20	0.20	0.76	17	0.18	0.71	14	0.27	0.89	15	0.39	0.73	29
Revolving	30–89 days past due	0.10	0.31	24	0	0.33	6	0.02	0.28	19	0.04	0.48	14	0.11	0.45	17
	90+ days past due	0	0.02	34	0.02	0.03	73	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.76	0.86	66	0.79	1.05	59	0.75	1.18	59	0.80	1.13	59	0.59	1	47
Closed-end	30–89 days past due	0	0.41	3	0.05	0.36	15	0.01	0.49	3	0.02	0.65	2	0.05	0.70	4
	90+ days past due	0	0.25	21	0	0.27	18	0.02	0.26	52	0	0.38	17	0	0.35	16
Junior lien	Nonaccrual	0.10	0.57	12	0.10	0.71	8	0.09	0.67	7	0.14	0.87	11	0.29	0.70	22
	30–89 days past due	0	0.01	15	0.03	0.01	85	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	38	0	0	34	0.02	0	95	0	0	32	0	0	29
	Nonaccrual	0	0.02	33	0	0.04	25	0	0.03	27	0.01	0.04	25	0.01	0.04	26
Commercial real estate	30–89 days past due	0.06	0.13	41	0.02	0.16	18	0.02	0.15	17	0.04	0.26	25	0.14	0.18	50
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	58	0	0.03	42
	Nonaccrual	0.03	0.29	14	0.11	0.48	18	0.07	0.38	17	0.36	0.62	40	0.38	0.23	75
Construction and development	30–89 days past due	0.04	0.19	45	0	0.15	18	0.08	0.17	60	0	0.28	11	0.47	0.28	74
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.14	39	0.20	0.31	67	0.20	0.20	71	0.43	0.41	73	0.01	0.20	31
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
Other	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
	30–89 days past due	0.04	0.13	59	0	0.10	21	0.08	0.13	73	0	0.22	13	0.47	0.20	80
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.01	0.12	45	0.20	0.25	73	0.20	0.16	76	0.43	0.35	76	0.01	0.17	37
Multifamily	30–89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0.10	0.09	72	0.03	0.08	56
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.07	0.10	51	0.02	0.12	28	0.01	0.13	16	0.05	0.23	32	0.08	0.14	38
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	64	0	0.03	46
	Nonaccrual	0.04	0.36	15	0.10	0.58	13	0.05	0.45	13	0.39	0.80	34	0.50	0.28	78
Owner Occupied	30–89 days past due	0.07	0.04	72	0.02	0.04	47	0.01	0.04	29	0.04	0.07	48	0.08	0.07	63
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	54
	Nonaccrual	0.04	0.12	33	0.10	0.20	34	0.05	0.17	27	0.39	0.27	69	0.50	0.16	90
Other	30–89 days past due	0	0.05	14	0	0.07	11	0	0.08	14	0.01	0.14	29	0	0.07	9
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	77	0	0.01	30
	Nonaccrual	0	0.21	8	0	0.31	5	0	0.23	7	0	0.44	5	0	0.10	9
Farmland	30–89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0.11	0.23	56
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	91	0	0.01	42
	Nonaccrual	0.08	0.51	53	0.11	1.06	47	0.10	0.69	49	1.72	1.13	74	1.43	0.84	73
Credit card	30–89 days past due	0.65	1.22	17	0.57	0.79	29	0.63	0.81	29	0.72	0.95	27	0.81	1.19	20
	90+ days past due	0.57	0.50	52	0.48	0.40	54	0.56	0.45	54	0.65	0.63	48	0.74	0.78	48
	Nonaccrual	0.19	0.13	78	0.28	0.08	83	0.25	0.10	80	0.42	0.05	91	0.35	0.11	83

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	828,383	831,965	842,112	807,362	850,822										
Retained earnings	2,475,369	2,144,344	2,204,928	1,925,226	1,672,438										
Accumulated other comprehensive income (AOCI)	-759,260	164,307	126,314	318,340	83,180										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,544,492	3,140,616	3,173,354	3,050,928	2,606,440										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	171,543	167,171	165,639	182,339	190,999										
Accumulated other comprehensive income-related adjustments	-759,260	162,328	122,139	318,340	83,180										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	3,132,209	2,811,117	2,885,576	2,550,249	2,332,261										
Adjustments and deductions for common equity tier 1 capital	0	0	0	2,615	1,728										
Common equity tier 1 capital	3,132,209	2,811,117	2,885,576	2,547,634	2,330,533										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	2,615	1,728										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	3,132,209	2,811,117	2,885,576	2,547,634	2,330,533										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	381,552	271,049	271,544	269,595	70,372										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	165,355	166,703	167,164	185,316	104,492										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	546,907	437,752	438,708	454,911	174,864										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	546,907	437,752	438,708	454,911	174,864										
Exited advanced approach tier 2 capital															
Total capital	3,679,116	3,248,869	3,324,284	3,002,545	2,505,397										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	36,331,099	35,900,316	38,106,041	30,619,613	25,071,023										
Less: Deductions from common equity tier 1 capital	171,543	167,171	165,639	184,954	192,727										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	36,159,556	35,733,145	37,940,402	30,434,659	24,878,296										
Total risk-weighted assets	28,027,629	22,929,690	23,954,913	21,055,255	18,895,635										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.18	11.77	46	12.26	12.59	52	12.05	12.37	47	12.10	12.35	52	12.33	12.11	58
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.18	12.48	36	12.26	13.31	35	12.05	13.11	35	12.10	13.08	38	12.33	12.78	50
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.13	14.27	35	14.17	15.21	34	13.88	14.91	35	14.26	15.23	38	13.26	14.36	38
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.66	9.22	31	7.87	9.07	17	7.61	8.98	17	8.37	9.13	32	9.37	9.76	45
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			10			54			58			459				196	-81.48	-96.28
Other insurance activities income			10			54			58			459				196	-81.48	-96.28
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			563,989			561,551			563,618			451,088				344,609	0.43	73.98
Analysis Ratios																		
09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019						
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.36	27	0.01	0.38	28	0	0.36	29	0.04	0.41	43	0.02	0.47	35			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17	12.02	71	18.69	11.72	77	18.30	12	75	16.32	11.03	71	14.17	11.51	59			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.84			0.63			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases.....		20.31			-0.16			6.83			-2.40			22.48	
Total selected assets.....		21.10			3.36			9.48			2.04			12.40	
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		94,498	96,080	132,446	98,375	85,628	-1.65	84.67
Dividends		45,000	57,500	80,000	57,500	42,500	-21.74	71.43
Interest		0	0	0	0	0		
Management and service fees		49,498	38,580	52,446	40,875	43,128	28.30	98.61
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		14,090	53,178	57,117	29,176	23,288	-73.50	-48.12
Dividends		8,000	47,217	49,217	20,860	14,000	-83.06	-52.94
Interest		0	0	0	0	0		
Management and service fees		6,090	5,961	7,900	8,316	9,288	2.16	-40.06
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		108,588	149,258	189,563	127,551	108,916	-27.25	38.63
Securities gains (losses)		0	0	0	0	0		
Other operating income		2,025	8,572	7,958	7,034	11,249	-76.38	-73.31
Total operating income		110,613	157,830	197,521	134,585	120,165	-29.92	28.74
Operating Expenses								
Personnel expenses		43,246	44,711	62,109	56,919	57,487	-3.28	37.78
Interest expense		6,513	6,889	9,194	3,450	0	-5.46	
Other expenses		26,545	16,184	21,828	18,984	21,124	64.02	73.78
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		76,304	67,784	93,131	79,353	78,611	12.57	63.52
Income (loss) before taxes		96,461	93,071	109,203	57,217	41,554	3.64	145.71
Applicable income taxes (credit)		12,370	-8,402	-10,322	-6,229	12,201		
Extraordinary items								
Income before undistributed income of subsidiaries		84,091	101,473	119,525	63,446	29,353	-17.13	92.96
Equity in undistributed income of subsidiaries		247,418	173,049	233,493	223,056	214,247	42.98	170.21
Bank subsidiaries		239,551	204,656	263,084	234,014	221,215	17.05	130.68
Nonbank subsidiaries		7,867	-31,607	-29,591	-10,958	-6,968		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		331,509	274,522	353,018	286,502	243,600	20.76	145.30
Memoranda								
Bank net income		284,551	262,156	343,084	291,514	263,715	8.54	118.73
Nonbank net income		15,867	15,610	19,626	9,902	7,032	1.65	236.09
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,494,295	84.17	2,954,754	85.76	2,975,238	85.37	2,907,570	2,343,729	-15.58	38.06
Common and preferred stock		2,489,284	84	2,949,743	85.62	2,970,227	85.23	2,902,559	2,338,718	-15.61	38.16
Excess cost over fair value		5,011	0.17	5,011	0.15	5,011	0.14	5,011	5,011	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		180,191	6.08	107,108	3.11	169,123	4.85	138,450	149,561	68.23	-10.95
Common and preferred stock		180,191	6.08	107,108	3.11	169,123	4.85	138,450	149,561	68.23	-10.95
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	1,752	0	0	
Securities		21,159	0.71	36,799	1.07	43,878	1.26	32,830	3,180	-42.50	394.48
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		160,731	5.42	230,161	6.68	185,372	5.32	172,745	143,193	-30.17	80.03
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		389	0.01	404	0.01	400	0.01	415	430	-3.71	-15.98
Intangible assets		18	0	25	0	24	0	31	37	-28.00	
Other assets		106,522	3.59	115,936	3.37	110,894	3.18	100,581	95,152	-8.12	21.71
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,963,305	100.00	3,445,187	100.00	3,484,929	100.00	3,354,374	2,735,282	-13.99	35.27
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		307,273	10.37	198,218	5.75	198,331	5.69	197,881	0	55.02	
Other liabilities		58,217	1.96	61,298	1.78	67,961	1.95	67,831	58,470	-5.03	176.68
Balance due to subsidiaries and related institutions		74,270	2.51	72,831	2.11	73,213	2.10	71,714	70,372	1.98	9.15
Total liabilities		439,760	14.84	332,347	9.65	339,505	9.74	337,426	128,842	32.32	393.64
Equity Capital		2,523,545	85.16	3,112,840	90.35	3,145,424	90.26	3,016,948	2,606,440	-18.93	20.08
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		55,057	1.86	55,057	1.60	55,057	1.58	55,057	55,057	0.00	0.00
Common surplus		1,120,489	37.81	1,102,818	32.01	1,110,520	31.87	1,090,450	1,073,764	1.60	7.53
Retained earnings		2,454,422	82.83	2,116,568	61.44	2,176,998	62.47	1,891,246	1,672,438	15.96	97.96
Accumulated other comprehensive income		-759,260	-25.62	164,307	4.77	126,314	3.62	318,340	83,180		
Other equity capital components		-347,163	-11.72	-325,910	-9.46	-323,465	-9.28	-338,145	-277,999		
Total liabilities and equity capital		2,963,305	100.00	3,445,187	100.00	3,484,929	100.00	3,354,374	2,735,282	-13.99	35.27
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		74,270	2.51	72,831	2.11	73,213	2.10	71,714	70,372	1.98	9.15
Notes payable to subsidiaries that issued TPS		74,270	2.51	72,831	2.11	73,213	2.10	71,714	70,372	1.98	9.15
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	16	11.02	90	11.92	12.52	49	11.43	11.94	51	10.22	7.29	75	9.94	9.68	57
Profitability															
Net income / Average equity capital	14.48	11.60	76	12.03	12.35	56	11.75	11.80	54	11.17	7.45	78	12.17	10.51	70
Bank net income / Average equity investment in banks	12.09	9.71	67	18.55	13.18	70	15.88	13.12	63	6.94	9.75	53	4.60	7.89	48
Nonbank net income / Average equity investment in nonbanks		8.41			11.04			10.11			7.01			8.55	
Subsidiary HCs net income / Average equity investment in sub HCs	85.84	98.76	16	95.50	96.45	24	97.19	96.79	27	101.75	88.16	44	108.26	82.22	81
Bank net income / Parent net income	4.79	2.50	82	5.69	3.22	77	5.56	3.40	77	3.46	3.59	70	2.89	5.93	69
Nonbank net income / Parent net income		85.68			66.57			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	17.43	18.39	63	10.68	16.51	43	10.79	16.81	45	11.18	20.06	43	4.94	20.43	22
Total debt / Equity capital	12.18	12.61	62	6.37	11.37	45	6.31	11.71	45	6.56	14.41	43	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	15.12	14.76	60	8.71	13.41	41	8.63	13.63	41	8.94	16.67	38	2.70	16.36	19
Total debt + Loans guaranteed for affiliate / Equity capital	12.18	12.68	61	6.37	11.46	45	6.31	11.77	44	6.56	14.68	42	0	14.56	13
Total debt / Equity capital – excess over fair value	12.20	12.75	61	6.38	11.47	45	6.32	11.81	45	6.57	14.52	43	0	14.51	13
Long-term debt / Equity capital	12.18	11.91	63	6.37	10.65	46	6.31	10.95	45	6.56	13.56	44	0	13.04	13
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0.20	0.09	84	0.16	0.08	84	0.16	0.05	86	0.17	0.08	84	0.19	0.12	83
Long-term debt / Consolidated long-term debt	80.53	39.59	85	73.13	40.69	77	73.04	39.86	75	73.40	34.67	83	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	105.98	104.01	61	98.36	103.15	19	99.97	103.22	38	100.96	102.81	41	95.66	103.22	11
Total investment in subs / Equity capital	105.98	109.29	51	98.36	108.29	11	99.97	108.40	29	100.96	110.16	28	95.66	111.07	3
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.34	0.39	56	-0.14	0.27	19	0	0.29	38	0.10	0.47	39	-0.46	0.36	12
Equity investment in subs – equity cap / Net income-div (X)	0.41	1.15	34		0.85			1.05		0.13	1.82	9		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	75.36	130.36	26	142.11	152.56	53	129.59	152.85	46	100.59	136.59	30	78.13	177.68	12
Cash from ops + noncash items + op expense / Op expense + dividend	123.39	118.32	56	131.79	155.61	43	130.78	154.48	45	101.15	147.24	23	73.02	190.27	8
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	81.05	105.80	29	149.26	94.59	80	107.91	98.54	64	121.18	134.08	57	83.65	116.34	16
Pretax operating income + interest expense / Interest expense	1,581.05	1,565.66	67	1,451.01	1,645.53	55	1,287.76	1,835.33	51	1,758.46	2,016.32	71		1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,106.90	1,454.22	54	1,106.83	1,896.20	46	985.24	1,770.77	38	904.40	1,539.23	53	908.92	1,632.83	38
Dividends + interest from subsidiaries / Interest expense + dividends	87.46	150.57	29	186.70	174.48	66	169	174.12	59	122.44	150.43	45	94.83	210.80	15
Fees + other income from subsidiaries / Salary + other expenses	79.65	10.18	93	73.14	12.03	92	71.89	11.92	90	64.81	13.95	88	66.68	16.52	83
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-1.75	3.60	10	-1.53	3.29	10	-1.70	3.44	12	-2.02	3.85	11	-2.14	2.64	11
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17		0	0.10	46		0.04	
Nonaccrual		0.65			1.04			0.92		0	1.03	40		0.54	
Total		0.95			1.64			1.09		0	1.13	37		0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.57	1.77	75	0.36	1.76	68	0.46	1.76	70	0.53	2.66	71	0.74	5.62	66
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	64.32	70.90	48	48.49	69.90	37	56.28	66.37	44	95.60	81.10	67	202.99	57.84	94
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	16.31	31.93	25	17.92	27.22	31	19.05	28.27	29	21.17	42.29	21	24.46	33.08	32
Dividends declared / Net income	13.39	7.51	90	9.78	9.25	64	9.25	8.62	63	8.05	4.14	84	7.51	6.46	63
Percent of Dividends Paid															
Dividends from bank subsidiaries	83.20	133.26	35	116.87	160.45	44	118.93	155.92	38	94.80	132.17	30	71.33	178.13	22
Dividends from nonbank subsidiaries	14.79	2.76	89	95.97	6.19	95	73.17	4.90	94	34.39	3.41	93	23.50	7.53	86
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	97.99	183.35	29	212.84	213.42	65	192.10	203.53	59	129.19	174.85	40	94.83	260.40	11
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	15.81	43.79	27	21.93	43.30	27	23.32	45.96	24	19.72	60.28	15	16.12	66.55	13
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	17.40	0.95	94	14.72	0.87	94	15.29	0.88	94	14.02	1.47	91	16.35	1.55	93
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	33.21	52.71	37	36.65	48.70	40	38.60	51.33	37	33.75	62.88	26	32.47	69.36	19
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	50.42	47.96	53	302.48	66.90	94	250.77	62.63	92	210.66	56.39	90	199.09	82.95	85
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	38.38	0.51	96	38.19	0.66	97	40.25	0.37	97	83.98	0.86	97	132.08	1.92	97
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	88.80	64.26	58	340.67	94.31	90	291.03	87.22	87	294.65	79.84	91	331.17	150.41	85
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	40.68	67.73	25	36.43	72.55	21	40.50	74.16	19	42.72	69.76	23	35.37	67.32	24
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	44.75	1.25	95	24.44	1.64	95	26.55	1.44	96	30.37	1.87	97	35.89	1.81	96
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	85.43	81.70	31	60.88	82.68	20	67.05	83.13	19	73.10	82.20	23	71.26	78.80	26
Dividends from nonbank subsidiaries	7.23	2.90	82	29.92	3.56	91	24.92	3.07	91	15.50	1.95	92	11.65	2.65	87
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	5.51	0.01	97	3.78	0.02	96	4	0.01	96	6.18	0.02	98	7.73	0.06	97
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	12.74	4.41	82	33.69	5.69	88	28.92	4.67	89	21.68	4.70	88	19.38	7.29	82
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	24.17	27.96	58	36.74	28.03	65	36.91	26.38	68	36.24	27.08	66		28.33	